

National Healthcare Services, Inc.
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June 25, 2001

~~John F. Underhill~~
John F. Underhill
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Penn Treaty Network America

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Cameron Waite
Penn Treaty Network America

Re: Agenda for 6/22/01 Telephone Conference

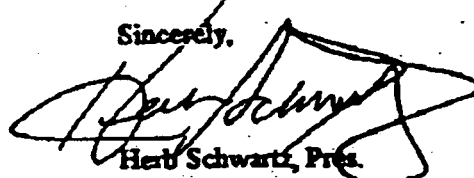
Dear Gentlemen,

I am writing to confirm our telephone conference for tomorrow, Tuesday the 26th of June. We are assuming that since this is a continuation of our last conference it will be under the same format, i.e. it will be a "settlement conference" and nothing said in the meeting can or will be used in the context of a lawsuit. If this is not your understanding please let us know.

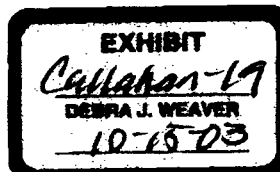
We are going to have an additional party attend the conference on our side. His name is Michael Callahan and he is an associate of ours who we have been consulting with on some of the contractual issues.

We look forward to a mutually productive conference.

Sincerely,



Herb Schwartz, Pres.
National Healthcare Services, Inc.



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PT 010533